

Debtor 1 Guy V Lariviere

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: District of Vermont (Rutland)

Case number 15-10249

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.Court claim no. (if known): 6Last 4 digits of any number you use to identify the debtor's account: 4406**Date of payment change:**

Must be at least 21 days after date of this notice

02/01/2016**New total payment:**

Principal, interest, and escrow, if any

\$928.79Uniform Claim Identifier: WFCMGF1510249VTM48084406**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Proposed modification agreement-trial payments.Current mortgage payment: \$1,178.31New mortgage payment: \$928.79

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Angela Mills Fowler

Date 12/17/2015

VP Loan Documentation

Print: Angela Mills Fowler

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014

3476 Stateview Blvd.

Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

District of Vermont (Rutland)

Chapter 13 No. 15-10249

Judge: Judge Colleen A. Brown

In re:

Guy V Lariviere

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on December 17, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Guy V Lariviere
906 Wellwood Orchard Rd.
Springfield, VT 05156

Debtor's Attorney: Rebecca A Rice
26 West St, Ste 1
Rutland, VT 05701-3274

Trustee: Jan M. Sensenich
P.O. Box 1326
Norwich, VT 05055

/s/ Bill Taylor

Authorized Agent



Date: **December 9, 2015**

Loan Number: [REDACTED]
Client: **GUY LARIVIERE**

**LOBE FORTIN & REES
PLC
30 KIMBALL AVE STE
307
SOUTH BURLINGTON,
VT 05403**

Property Address:
**906 WELL WOOD ORCHARD
WEATHERSFIELD, VT 05156**

Subject: Urgent-Please forward enclosed documents to borrower(s) or their attorney.

Dear **LOBE FORTIN & REES PLC:**

I've enclosed a copy of important documents for the above borrower(s) in mediation. These documents provide the borrower(s) with time sensitive information about a home preservation review. Please forward the enclosed documents to the borrower or borrower's attorney as soon as possible.

Thank you for your prompt attention to this matter. If you have any questions, please call me at the number listed below.

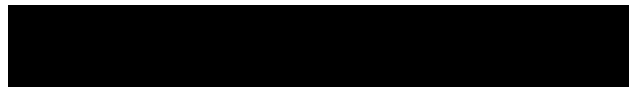
Sincerely,

Cain Kremitzki

Home Preservation Specialist
855-844-4527 Ext. 1335427363
Wells Fargo Home Mortgage

Enclosure(s)

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Trial Period Plan Notice

**You may be able to make your payments more affordable
Call 1-855-844-4527 Ext. 1335427363 for Immediate
Assistance**



December 9, 2015
GUY LARIVIERE
906 WELLWOOD ORCHARD RD
SPRINGFIELD, VT 05156

Loan No.: [REDACTED]

Dear GUY LARIVIERE,

Wells Fargo Home Mortgage wants to continue to work with you to modify your mortgage and help make your payments more affordable.

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment. Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Please be advised that we need to receive the documentation outlined in this letter in order to review you for a workout option. However, because you are in a mediation or court ordered modification review there may be different deadlines in which to return the below referenced documentation. Please contact me to learn about the state specific timelines.

Freddie Mac Loan Modification

The good news – you may be eligible for a modification offered by Freddie Mac (the owner of your loan). This 480- month modification is designed for borrowers, like you, who for some reason did not meet all of the eligibility criteria for a modification under the federal government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or another modification.

With this modification, you are encouraged to make new affordable payments during a trial period. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

Trial Period Plan payment due dates are:

February 1, 2016

March 1, 2016

April 1, 2016

What you need to do

To accept this offer, please call us at the phone number listed on this letter or send in your Trial Period payment, rather than your normal mortgage payment, no later than 15 calendar days from the date listed at the top of this letter. Please note, the 15 day acceptance period could be earlier than the due date noted below.

Trial Period Plan

Principal and interest amount: **\$468.73**
Escrowed property insurance amount: **\$120.58**
Escrowed property taxes amount: **\$314.15**
Escrowed shortage amount: **\$25.33**
Total Trial Period Plan payment amount: **\$928.79**

1st payment: **928.79** Due by: **February 1, 2016**



2nd payment: **928.79** Due by: **March 1, 2016**
3rd payment: **928.79** Due by: **April 1, 2016**

For more information on escrow accounts, please see the Frequently Asked Question section below.

Property value used in the review decision: **\$130,000.00**
Total income used to make this decision: **\$1,554.00**

The trial payment amounts above include principal, interest, and escrow amounts. You do not currently have an escrow account for both your real estate taxes and property insurance premiums so Wells Fargo Home Mortgage will establish one on your behalf. When you make your mortgage payment, we deposit a portion of it into your escrow account to cover the costs of your real estate taxes and property insurance. Then, when your real estate taxes and property insurance premiums are due, we withdraw funds to pay those bills in full and on time for you. That way, you don't have to worry about budgeting or making those payments separately.

Please note that your trial period may extend beyond the dates provided. For that reason, continue making your trial period payments in the same amount by the same day of each month the trial period payments are listed as above until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for a modification.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement* from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. Your mortgage may only be modified after we determine all your trial period payments were made on time and you submitted all the required documents, including any title clearance requirements, as described above. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the trial period payments. Also, failure to make all trial period payments as outlined above, including if your trial period payments were extended will result in your Trial Period Plan being denied.

After all trial period payments are timely made, your mortgage will be modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If each payment is not received by Wells Fargo Home Mortgage on or before the date it is due, you will no longer be eligible for a loan modification and your loan will not be modified.

If you do not call to accept the offer within 15 days or send in your first payment by the due date, a foreclosure sale could move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the trial period, a foreclosure sale will not be held as long as you comply with the terms of the Trial Period Plan and make all your payments on time.

While we reviewed your loan for this program we looked at other programs you may have been eligible for. Here is the result of that review, listed in alphabetical order:

Program name:	Program description:	At this time, you do not meet the requirements of this program because:
Streamlined Modification	A Streamlined Modification is designed to help Fannie Mae and Freddie Mac customers lower their monthly payments and modify their mortgage without requiring them to provide income or financial hardship documentation. This home preservation option allows eligible customers whose loan is at least 90 days delinquent to demonstrate	You or a co-borrower have reached the allowable number of modifications.



	their willingness and ability to make modified monthly mortgage payments by making three on-time trial payments. However, customers are encouraged to consider documenting their income and financial hardship to see if they qualify for a different modification that could further lower their monthly mortgage payments.	
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As part of the review, Wells Fargo Home Mortgage used a process to determine which option best matched your circumstances. Once we reviewed and approved you for this program, we stopped reviewing you for other options that were considered less of a match to your circumstances.

You have the right to appeal this decision

Carefully read over this letter, which states Wells Fargo Home Mortgage's decision. If you believe the decision is incorrect and want to appeal the decision, you may submit your appeal request in writing or by phone.

If you choose to submit your appeal request in writing, we have enclosed an Appeal Request Form for your convenience. Or you can write a letter of your own that explains the reason you disagree with the decision.

You can initiate an appeal in one of three ways:

1. Fax your appeal request to 1-866-590-8910.

2. Mail your appeal request to:

Wells Fargo Home Mortgage

1000 Blue Gentian Road,
Suite 300 MAC X9999-01N,
Eagan, MN 55121

3. Call 1-877-816-4914 and follow the prompts.

If you choose to submit your appeal request in writing, by fax or mail — using the enclosed form or a letter of your own — please specify which of these two options applies to you:

Option A. I want to appeal the decision I received. I have enclosed additional information for your consideration, and/or I have no further information to provide. I understand Wells Fargo Home Mortgage will review the decision immediately based on the additional information I have provided (if applicable), or on the information they currently have.

Option B. I will be appealing the decision I received. I will submit additional information for your consideration at a later time. I understand that if Wells Fargo Home Mortgage does not receive my additional information by **December 23, 2015**, Wells Fargo Home Mortgage will immediately move forward with a review of the decision.

Appeal request guidelines:

- If you do not specify your intention for providing additional information, by selecting one of the two options above, we will follow the process described in Option B.
- If you are disputing the value of your property used in the decision, you must indicate the specific value you believe is more accurate.
- We must receive your appeal request, with any additional information (as applicable) by **December 23, 2015**.
- After an appeal is initiated, if you selected Option B and we do not receive your additional information by **December 23, 2015**, we will review the decision based on the information we have at that time.
- You may have recently received a separate communication regarding another review we completed. Our decision regarding that review is also appealable, subject to the timelines and guidelines here.
- Be sure to include your loan number on your appeal request and any additional information.



- If you choose to initiate your request by phone, make sure to have your loan number available and follow the phone prompts carefully.

Please note: After we receive your appeal request, you will receive a letter that confirms receipt of your request and outlines next steps in the appeal process. As your home preservation specialist, I remain available to assist you with any questions you may have about this letter, but you must initiate an appeal request in one of the ways listed above.

Talk to me about your other options

There may be other options available to help you avoid a foreclosure sale, provided you meet the requirements.

If the amount you owe on your mortgage is higher than what you think you can sell your house for, you may want to consider what is known as a "short sale." This option could allow you to list your home for sale, for an amount that is less than you owe.

During the short sale process, you'll need to submit documentation to us that we will evaluate. For example, a short sale requires a purchase contract. Once we receive a purchase contract Wells Fargo Home Mortgage will review the terms of the contract and obtain the appraised value of the property.

If you are interested in a short sale, contact me right away. I can help explain the short sale process, guidelines and your eligibility.

If you are unable to sell your home or find a short sale is not the right alternative to foreclosure for you, another option to consider might be a deed in lieu of foreclosure, sometimes referred to as a Mortgage Release. If you are interested in a deed in lieu of foreclosure, please contact me right away so we can determine your eligibility and coordinate an appraisal and inspection of your property.

Keep in mind, if you accept a deed in lieu of foreclosure, you must agree to vacate the property within an agreed upon time.

If you have any questions or if you cannot afford the trial period payments shown above please call the phone number below.

Sincerely,

Cain Krenitzki

Home Preservation Specialist
1-855-844-4527 Ext. 1335427363
Wells Fargo Home Mortgage

Get free counseling to help manage expenses and avoid foreclosure. Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to www.hud.gov/offices/hsg/sfh/hcc/fc. Or call 1-800-569-4287 (TDD 1-800-877-8339). You can also call HOPE Hotline at 1-888-995-HOPE (4673).

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices
(3) Appeal Request Form

Q. What is a Freddie Mac Loan Modification?

A Freddie Mac Loan Modification offers you the ability to modify your loan—helping to make your mortgage more affordable for the life of the loan. This modification was created as an additional loan modification option, and is available to certain borrowers who either did not qualify for a modification under the Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or other modification. With a Freddie Mac Loan Modification, you still have an opportunity to modify your loan provided you successfully complete a trial period.

Q. Why are you offering me this option?

Because you were unable to qualify for HAMP or were unable to successfully make payments under HAMP, we want to continue to work with you to determine a long-term solution. We know many homeowners are struggling with their mortgage payments and need assistance. That's why we are offering you the opportunity to qualify for a Freddie Mac Loan Modification. Our goal is to help make your mortgage more affordable, and most importantly, help you keep your property and avoid foreclosure.

Q. What are the benefits of a Freddie Mac Loan Modification?

A Freddie Mac Loan Modification offers you a long-term solution to make your mortgage more affordable.

Q. If I didn't qualify for a modification under HAMP, will I qualify for a Freddie Mac Loan Modification?

The requirements for a Freddie Mac Loan Modification have been designed specifically to assist borrowers like you, who were unable to qualify for a modification through HAMP or who were not able to successfully make payments on a prior modification.

Q. Will I still receive incentive compensation like the HAMP program provides?

No. A Freddie Mac Loan Modification does not offer incentive compensation for borrowers. The borrower incentive compensation is only available to borrowers who were eligible/qualified for a modification under HAMP.

Q. Is there a trial period I have to complete?

Yes. There is a trial period for the Freddie Mac Loan Modification. You will be required to complete a trial period prior to entering into a Loan Modification Agreement. Your loan will not be modified until you successfully complete the Trial Period Plan and you enter into a Loan Modification Agreement.

Q. Why is there a trial period?

The trial period offers you immediate payment relief (and could prevent a foreclosure sale) and gives you time to make sure you can manage the lower monthly mortgage payment. Note: This is only a temporary Trial Period Plan. Your existing loan and loan requirements remain in effect and unchanged during the trial period.

Q. When are my trial period payments due?

Your payment amount and the day each month that your payment is due during the trial period is in this package.

Q. What happens if I can't afford the new payments?

If you do not make the specified trial period payments in full in the month when due, you will not qualify for a modification and will not be allowed to enter into a Loan Modification Agreement. If you successfully complete the trial period and enter into a Loan Modification Agreement, you will no longer be eligible for the modified payment terms if you are 60 days late within the first 12 months of the modification. If that occurs, we will look at other options to resolve your mortgage delinquency (a short sale, deed-in-lieu of foreclosure, or a foreclosure). If an alternative solution cannot be found, we will need to commence or continue foreclosure proceedings.

Q. What happens if I misstate or misrepresent my information/documentation?

If you have intentionally misrepresented any fact(s) in connection with any of the documentation you have submitted to demonstrate your status, financial information or hardship, the Trial Period Plan and any Loan Modification Agreement may be cancelled (and we may pursue foreclosure proceedings). Additionally, knowingly submitting false information may violate federal law.

Q. What else should I know about this offer?

- To accept this offer, call us at the phone number listed above no later than 15 calendar days from the date listed at the top of this letter or send in your new payment by the due date, as listed above, instead of your normal monthly mortgage payment.
- Your credit score may be affected by accepting a Trial Period Plan or modification. When you become past due on your mortgage payments, it's important to understand that the actions you take to correct the situation can affect your credit score. If you choose a loan modification, your credit score could be negatively impacted during the Trial Period Plan, but it may not be as impacted as an ongoing series of late payments or foreclosure. During that process, we are required by law to continue to report the delinquency status of your loan to the credit reporting agencies as "paying under a partial or modified payment agreement". When you are approved for a loan modification, the modification process is complete and is recorded on your credit report as "loan modified" as long as you make your modified payments on time. Keep in mind that the degree of impact to your credit score depends on your overall credit circumstances and is different for each individual. The credit score could remain unchanged, increase or decrease. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.
- You will not be charged any fees for this Trial Period Plan or final modification.
- If your loan is modified, we will waive all unpaid late charges.
- After your modification is complete, if your mortgage loan becomes delinquent, you may not be eligible for another mortgage loan modification.
- After your modification is complete, you have the ability to prepay your mortgage loan without any restrictions or penalties.

Q. How was my new payment in the trial period determined?

Your trial period payment is based upon a variety of factors including your verified income, current value of your property, unpaid loan balance and amounts past due. Freddie Mac uses this information to provide the most affordable terms for you and which should be sufficient to pay your modified principal and interest due on your modified loan.

Q. Will my modified monthly payment ever change?

The principal and interest portion of your monthly payment will not change. However, your monthly escrow amount will remain the same throughout trial, then change at least annually, through the life of your loan. This is because your real estate taxes and property insurance premiums may increase or decrease annually, or you may decide to change your insurance coverage.

Q. Why does my escrow account have an escrow shortage?

Because of the timing of your tax and insurance bills, we may be required to pay one of these bills before you have accumulated sufficient funds in your escrow account to cover the full amount. This is known as an escrow shortage. Your loan has an escrow shortage of \$1,519.80.

Q. I don't have an escrow account for both my real estate taxes and property insurance premiums. When will these expenses be paid?

Upon receiving your first trial period payment we will start withdrawing funds to pay those bills in full and on time for you.

Q. When will I know if my loan can be modified and how will the modified loan balance be determined?

Once you make all of your trial period payments on time, we will send you a Loan Modification Agreement detailing the terms of the modified loan. The Loan Modification Agreement will become effective once you and we have signed it. Any difference between the amount of the trial period payments and your regular mortgage payments will be added to the balance of your loan along with any other past due amounts as permitted by your loan documents. While this will increase the total amount that you owe, it should not significantly change the amount of your modified mortgage payment.

Q. Will my interest rate and principal and interest payment be fixed after my loan is modified?

Once your loan is modified, your interest rate and monthly principal and interest payment will be fixed for the life of your mortgage.

Additional Trial Period Plan Information and Legal Notices

The terms of this offer are accepted and the terms of your Trial Period Plan are effective on the day you make your first trial period payment, provided you have paid it on or before **February 1, 2016**. By accepting this offer, you and we agree that:

You are certifying that all information you previously provided, e.g., regarding your status, income and expenses, and hardship, is still true and correct.

- You certify under penalty of perjury that all of the written information you previously provided to Servicer in the Request for Modification and Affidavit signed by you in connection with the Making Home Affordable Program (HAMP) continues to be true and correct. This includes, among other things, information about your status and the status of the property, your income and expenses, and your hardship. You understand that Servicer is relying on your certification in offering you the Trial Period Plan and any Loan Modification Agreement. If there have been any changes in the information you provided, you must contact Servicer at **1-855-844-4527 Ext. 1335427363** to discuss whether the changes affect your Trial Period Plan or eligibility for a loan modification. You must have this discussion before you send in your first trial period payment.

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the Trial Period Plan.

- Any pending foreclosure action or proceeding may be immediately resumed if you fail to comply with the terms of the Trial Period Plan or do not qualify for a modification. No new notice of default, intent to accelerate, acceleration or similar notice will be necessary to continue the foreclosure action, and all these notices are waived to the extent permitted by applicable law.

During the trial period, we may accept and post your trial period payments to your account and it will not affect foreclosure proceedings that have already been started.

- You agree that we may hold the trial period payments in an account until sufficient funds are in the account to pay each of your monthly trial period payment obligations. You also agree that we will not pay you interest on the amounts held in the account. Any amounts remaining at the end of the trial period will be applied to any outstanding amounts that you owe at the end of the trial period reducing the amount that will otherwise be added to the principal balance of your modified loan.
- Our acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan unless the payments are sufficient to completely cure your entire default under your loan.

Upon acceptance of the offer, you are now required to establish an escrow account for real estate taxes and property insurance premiums.

Your current loan documents remain in effect; however, you may make the trial period payments instead of the payments required under your loan documents.

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

The Trial Period Plan notice will be rescinded if an error is detected.

- You agree that if an error in the terms of the Trial Period Plan or your eligibility is detected after issuance of the Trial Period Plan notice, the Trial Period Plan will be void and of no legal effect upon notice to you of such error. You understand that a corrected Trial Period Plan will be provided to you if it is determined that you remain eligible for a loan modification after correction of the error.



Appeal Request Form

Carefully read over the letter that came with this form, which states Wells Fargo Home Mortgage's decision. If you believe our decision is incorrect and want to appeal the decision, we recommend you use this form to submit a written appeal.

Important:

- We must receive your written request for an appeal or a phone-initiated appeal request by **December 23, 2015**, or we will not move forward with a review of the decision. While not required, please provide any additional information (as applicable) that will help us look into your request.

Please explain the reason you disagree with the decision.

Select and check the box that best applies to your request:

☐ **Option A.** I want to appeal the decision I received. I have enclosed additional information for your consideration, and/or I have no further information to provide. I understand Wells Fargo Home Mortgage will review the decision immediately based on the additional information I have provided (if applicable), or on the information they currently have.

☐ **Option B.** I will be appealing the decision I received. I will submit additional information for your consideration at a later time. I understand that if Wells Fargo Home Mortgage does not receive my additional information by **December 23, 2015**, Wells Fargo Home Mortgage will immediately move forward with a review of the decision.

Please note: If you do not specify your intention for providing additional information by selecting one of these two options above, Wells Fargo Home Mortgage will follow the process described in Option B.



Be sure to include your loan number on any supporting documents.

GUY LARIVIERE

Loan number: [REDACTED]

Primary contact phone number: _____

Other contact phone numbers: _____

Best day and time to call: _____

Mail your appeal request to:

Wells Fargo Home Mortgage
1000 Blue Gentian Road
Suite 300 MAC X9999-01N
Eagan, MN 55121

Or fax your appeal request to:

1-866-590-8910



GUY LARIVIERE
906 WELLWOOD ORCHARD RD
SPRINGFIELD, VT 05156

Wells Fargo Home Mortgage
Suite L-2-200
1200 West 7th Street
Los Angeles, CA 90017

Loan Number: [REDACTED]

Payment Amount Due: \$928.79
Payment Due Date: February 1, 2016

GUY LARIVIERE
906 WELLWOOD ORCHARD RD
SPRINGFIELD, VT 05156

Wells Fargo Home Mortgage
Suite L-2-200
1200 West 7th Street
Los Angeles, CA 90017

Loan Number: [REDACTED]

Payment Amount Due: \$928.79
Payment Due Date: March 1, 2016

GUY LARIVIERE
906 WELLWOOD ORCHARD RD
SPRINGFIELD, VT 05156

Wells Fargo Home Mortgage
Suite L-2-200
1200 West 7th Street
Los Angeles, CA 90017

Loan Number: [REDACTED]

Payment Amount Due: \$928.79
Payment Due Date: April 1, 2016

